

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Bedina J. Williams**

Case No.: **18-20355**

Judge: **JNP**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **12-27-2019**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **TGE**

Initial Debtor: **BJW**

Initial Co-Debtor

Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$650.00 Monthly** to the Chapter 13 Trustee, starting on **January 1, 2020** for approximately **41** remaining months for a total of **60** months. (**\$5,577.00 paid to date**)
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☒ Other sources of funding (describe source, amount and date when funds are available):
***Proceeds from Sale of 2307 N Park Ave, Philadelphia, PA -
sale completed (\$53,991.06 will be mailed to trustee)**
- c. Use of real property to satisfy plan obligations:
- ☒ Sale of real property
Description: **2307 N Park Avenue, Philadelphia, PA 19132**
Proposed date for completion: **complete**
Description of property:
Proposed date for completion:
 - ☐ Refinance of real property:
Description:
Proposed date for completion:
 - ☒ Loan modification with respect to mortgage encumbering property:
Description: **2 Upson Circle, Woodbury NJ 08096**
Proposed date for completion: **June 1, 2020**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:
PLEASE NOTE that the modified plan seeks a one time pro rata distribution to the arrears claims of the secured creditors after administrative priority claims are paid. Any remaining arrears on POC 5 will be addressed in a modification. Please also note that POC 7 & 9 were secured creditors on 2307 N. Park Ave. and were paid when the property was sold and we anticipate that these claims will be amended to zero within the next 60 days.

Part 2: Adequate Protection

☐ NONE

- a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of **\$1,731.00** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: **Specialized Loan Servicing**. (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
McDowell Law PC	Attorney Fees	\$3,000.00
McDowell Law PC	Supplemental Attorneys Fees	\$1,694.27
McDowell Law PC	Supplemental Attorneys Fees	\$2,190.16
Nationstar Mortgage, LLC	Other Administrative Fees	\$531.00
McDowell Law PC	Supplemental Attorneys Fees	\$1,200.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing LLC - POC 5	2 Upson Circle, Deptford NJ 08096	\$61,168.64	0%	pro-rata distribution from proceeds of 2307 N. Park Ave.	\$1,731.00
Wells Fargo Bank, NA - POC 3	2 Upson Circle, Deptford NJ 08096	\$985.92	0%	\$985.92	\$123.24

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Bank, NA - POC 4	26 Muirfield Ct., Blackwood NJ 08012	\$4,231.22	0%	\$4,231.22	\$217.31

c. Secured claims excluded from 11 U.S.C. 506: ☐ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Wells Fargo Bank NA - POC 2 - 26 Murfield Ct, Blackwood, NJ

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☒ Not less than **100%** percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12-27-2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtor has sold the property located at 2307 Park Avenue, Philadelphia PA and \$53,991.06 of proceeds are being transferred to the trustee. Debtor is no longer selling the property located at 2 Upson Circle, Woodbury NJ and will be seeking a modification after the motion for relief is resolved.	Debtor has sold the property located at 2307 Park Avenue, Philadelphia PA and \$53,991.06 of proceeds are being transferred to the trustee. Debtor is no longer selling the property located at 2 Upson Circle, Woodbury NJ and will be seeking a modification after the motion for relief is resolved.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 27, 2019	<u>/s/ Bedina J. Williams</u> Bedina J. Williams Debtor
Date: _____	_____ Joint Debtor
Date December 27, 2019	<u>/s/ Thomas G. Egner, Esq.</u> Thomas G. Egner, Esq. Attorney for the Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Bedina J. Williams
Debtor

Case No. 18-20355-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 82

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db +Bedina J. Williams, 2 Upson Circle, Woodbury, NJ 08096-6859
cr +BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501,
New York, NY 10004-1734
cr +SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
Suite 100, Mt. Laurel, Nj 08054-3437
cr +SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
Suite 1400, Philadelphia, PA 19103-1814
r +Sam Shepherd, Century 21 Absolute Realty, 512 W. Baltimore St.,
Springfield, PA 19064-3520
cr +Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047
517798323 +AR Resources Inc., 1777 Sentry Pkway W. Blue, Blue Bell, PA 19422-2206
517546088 +Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd,
Las Vegas, NV 89117-4132
517546089 +Absolute Landscaping Inc., 154 Pointers Auburn Rd., Pedricktown, NJ 08067-3020
517798321 +Advocare Gloucester County Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598
517798322 Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
517546092 +Associa Mid-Atlantic, c/o Locust Grove CFA, 14000 Horizon Way, Suite 200,
Mount Laurel, NJ 08054-4342
517798324 +Axis Diagnostics, Inc., 900 Town Center Drive, Suite H50, Langhorne, PA 19047-3208
517546093 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517669575 +Bay Area Credit Service, POP Box 467600, Atlanta, GA 31146-7600
517798325 City of Philadelphia Pioneer, Lockbox #1687, PO Box 8500, Philadelphia, PA 19178-1687
517546095 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517546096 +Experian, PO Box 4500, Allen, TX 75013-1311
517546098 +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517798330 +IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
517546099 +Ikea Muray, 2307 North Park Ave, 2nd Floor, Philadelphia, PA 19132-4512
517798331 Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798334 Jefferson Capital Systems, LLC, 12 McLeland Road, Saint Cloud, MN 56303
517546101 +Jeffrey & Aniza Criss, 26 Buirfield Court, Blackwood, NJ 08012-5440
517798335 +Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
517664721 +Law Offices of Andrew Rochester, LLC, 1874 Route 70 East Suite 4,
Cherry Hill, NJ 08003-2038
517798336 +Lawn Doctor of Stratford-Turnersville, PO Box 417, Mullica Hill, NJ 08062-0417
517546102 +Links II at Valleybrook, Re/Max Connection - Turnersville, 5100 Route 42, Suites 3& 4,
Blackwood, NJ 08012-1749
517798337 Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Trenton, NJ 08690-3303
517798341 NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
518188099 +Nationstar Mortgage LLC d/b/a Mr. Cooper, Melissa Licker,
McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
518298173 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
518298174 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
518254026 +Nationstar Mortgage LLC., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
517546103 +Nona L. Ostrove LLC, 1000 White Horse Rd., Suite 703, Voorhees, NJ 08043-4413
517798344 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
517798345 Peter T. Kousoulis, DMD, PC, All Smiles Dental Implant Center, 501 South Fourth Street,
Philadelphia, PA 19147-1506
517546104 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
517798346 +Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
517832839 +Puff & Cockerill LLC, 122 Delaware Street, P.O. Box 684, Woodbury, NJ 08096-7684
517798347 +Puff & Cockerill, LLC, 122 Delaware Street, PO Box 684, Woodbury, NJ 08096-7684
517546106 +Randolph Smith, 2307 North Park Ave., st Floor, Philadelphia, PA 19132-4512
517663749 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: SETERUS, INC., P.O. BOX 1047, HARTFORD, CT 06143)
517546107 #+Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077
517546108 +Shivers Gosnay & Greatrex LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
517610252 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517546109 Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300,
Highlands Ranch, CO 80129-2386
517546110 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
Trenton, NJ 08695-0245
517798351 Tolls By Mail NY, PO Box 15183, Albany, NY 12212-5183
517546113 Township of Gloucester, Attn: Tax Office, 1261 Chews Landing Rd., Blackwood, NJ 08012
517546114 +TransUnion, PO Box 2000, Chester, PA 19016-2000
518134020 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
518134021 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,
c/o BSI Financial Services 75038-2480
518142423 +US Bank Trust National Association, Michelle R. Ghidotti-Gonsalves, GHIDOTTI BERGER, LLP,
1920 Old Tustin Ave., Santa Ana, CA 92705-7811

District/off: 0312-1

User: admin
Form ID: pdf901

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517546115 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606)
517597206 Wells Fargo Bank, N.A., 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700
517593202 Wells Fargo Bank, N.A., Default Document Processing N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
517546116 ++Wells Fargo Home Mor, 1100 Corporate Center Dr, Raleigh, NC 27607-5066
517546117 Wells Fargo Home Mortgage, Attn: Bankruptcy, Mac X7801-014 3476 Stateview Blvd,
Fort Mill, SC 29715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 30 2019 23:26:59 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 30 2019 23:26:57 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr E-mail/Text: megan.harper@phila.gov Dec 30 2019 23:27:21 City of Philadelphia,
c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580,
Municipal Services Building, Philadelphia, PA 19102
517546090 +E-mail/Text: broman@amhfcu.org Dec 30 2019 23:27:04 American Heritage Federal Credit Union,
Attn: Bankruptcy Dept., 2060 Red Lion Road, Philadelphia, PA 19115-1699
517546091 +E-mail/Text: bky@americanprofit.net Dec 30 2019 23:27:18 American Profit Recovery,
Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
517621403 +E-mail/Text: megan.harper@phila.gov Dec 30 2019 23:27:21
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
517798326 +E-mail/Text: bankruptcy@philapark.org Dec 30 2019 23:27:32 City of Philadelphia,
Parking Violations Branch, PO box 41819, Philadelphia, PA 19101-1819
517546094 +E-mail/Text: megan.harper@phila.gov Dec 30 2019 23:27:21 City of Philadelphia,
Municipal Services Building, 1401 JFK Blvd., Philadelphia, PA 19102-1617
517664719 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 30 2019 23:27:32
Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
517664720 +E-mail/Text: bankruptcy@ersinc.com Dec 30 2019 23:27:23 Enterprise Recovery Systems, Inc.,
2000 York Road, Suite 114, Oak Brook, IL 60523-8863
517546097 E-mail/Text: creditsolutiongroup@fmfcu.org Dec 30 2019 23:26:03 Franklin Mint Fcu Il,
5 Hillman Dr Ste 100, Chadds Ford, PA 19317
517546100 +E-mail/Text: cio.bncmail@irs.gov Dec 30 2019 23:26:26 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517798338 E-mail/Text: mmrgbk@miramedrg.com Dec 30 2019 23:27:00 MiraMed Revenue Group, LLC,
991 Oak Creek Drive, Lombard, IL 60148-6408
517798340 E-mail/Text: bankruptcydepartment@tsico.com Dec 30 2019 23:27:27
NCO Financial Systems, Inc., 20 East Clementon Road #102 North, Gibbsboro, NJ 08026
517664723 E-mail/Text: bankruptcy@ptlpro.com Dec 30 2019 23:26:11
Perfect Touch Landscaping and Irrigation, PO Box 564, Thorofare, NJ 08086
517546105 E-mail/Text: info@phoenixfinancialsvcs.com Dec 30 2019 23:26:12
Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236
517798348 +E-mail/Text: bkprt@retrievalmasters.com Dec 30 2019 23:26:56
Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-1616
517547460 +E-mail/PDF: gecsedirecoverycorp.com Dec 30 2019 23:29:54 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517546111 +E-mail/PDF: gecsedirecoverycorp.com Dec 30 2019 23:29:26 Synchrony Bank/Lowes,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518014266 +E-mail/Text: megan.harper@phila.gov Dec 30 2019 23:27:21 The City of Philadelphia,
Pamela Elchert Thurmond, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1617
517546112 +E-mail/Text: mdetitto@deptford-nj.org Dec 30 2019 23:27:19 Township of Deptford,
Attn: Tax Office, 1011 Cooper Street, Deptford, NJ 08096-3076
517798352 +E-mail/Text: bankruptcydepartment@tsico.com Dec 30 2019 23:27:27 Transworld Systems Inc,
507 Prudential Rd, Horsham, PA 19044-2308
517655833 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 30 2019 23:41:02 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
517798327* +City of Philadelphia, Parking Violations Branch, PO box 41819, Philadelphia, PA 19101-1819
517798328* +Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
517798329* +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517798332* Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798333* Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798339* MiraMed Revenue Group, LLC, 991 Oak Creek Drive, Lombard, IL 60148-6408
517798342* NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517798349* +Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-1616
517798350* Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300,
Highlands Ranch, CO 80129-2386

District/off: 0312-1

User: admin
Form ID: pdf901

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Date Rcvd: Dec 30, 2019

517798320 ##+Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337
517664722 ##+NCCI, 14 Orchard Road Suite 200, Lake Forest, CA 92630-8313
517798343 ##Penn Credit Corp., PO Box 988, Harrisburg, PA 17108-0988

TOTALS: 0, * 10, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 30, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
Corinne Samler Brennan on behalf of Creditor Franklin Mint Federal Credit Union
csamler@klehr.com
Craig Scott Keiser on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
craig.keiser@law.njoag.gov
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Ellen M. McDowell on behalf of Debtor Bedina J. Williams emcdowell@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle
gal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;r62202@notify.bestcase.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
bankruptcy@friedmanvartolo.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com
Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov,
Karena.Blalock@phila.gov
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
phillip.raymond@mccalla.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized servicer for Federal
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
laws of the United States of America dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dnj@pbslaw.org
Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Thomas G. Egner on behalf of Debtor Bedina J. Williams tegner@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle
gal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18